

IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ALABAMA
SOUTHERN DIVISION

NATIONWIDE ASSURANCE
COMPANY,

Plaintiff,

v.

BRIAN J. HOWARD,

Defendant.

CV-03-BE-0496-S

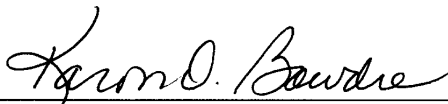
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U.S. DISTRICT COURT
N.D. OF ALABAMA
ENTERED
MAY 21 2003

FINDINGS OF FACT AND CONCLUSIONS OF LAW

This action is before the court on plaintiff's application for entry of default judgment against defendant Brian J. Howard supported by the affidavit of Kori L. Clement. The court hereby finds and concludes as follows:

1. Defendant Brian J. Howard was duly served with a copy of the summons and complaint, but has failed to answer or otherwise respond within the time allowed by law.
2. Defendant Brian J. Howard is neither an infant nor an incompetent person, and he is not in the military service.
3. Plaintiff is entitled to entry of a declaratory judgment by default against Brian J. Howard. A separate order will be entered granting judgment by default.

DONE and ORDERED this 21st day of May, 2003.



KARON O. BOWDRE
UNITED STATES DISTRICT JUDGE